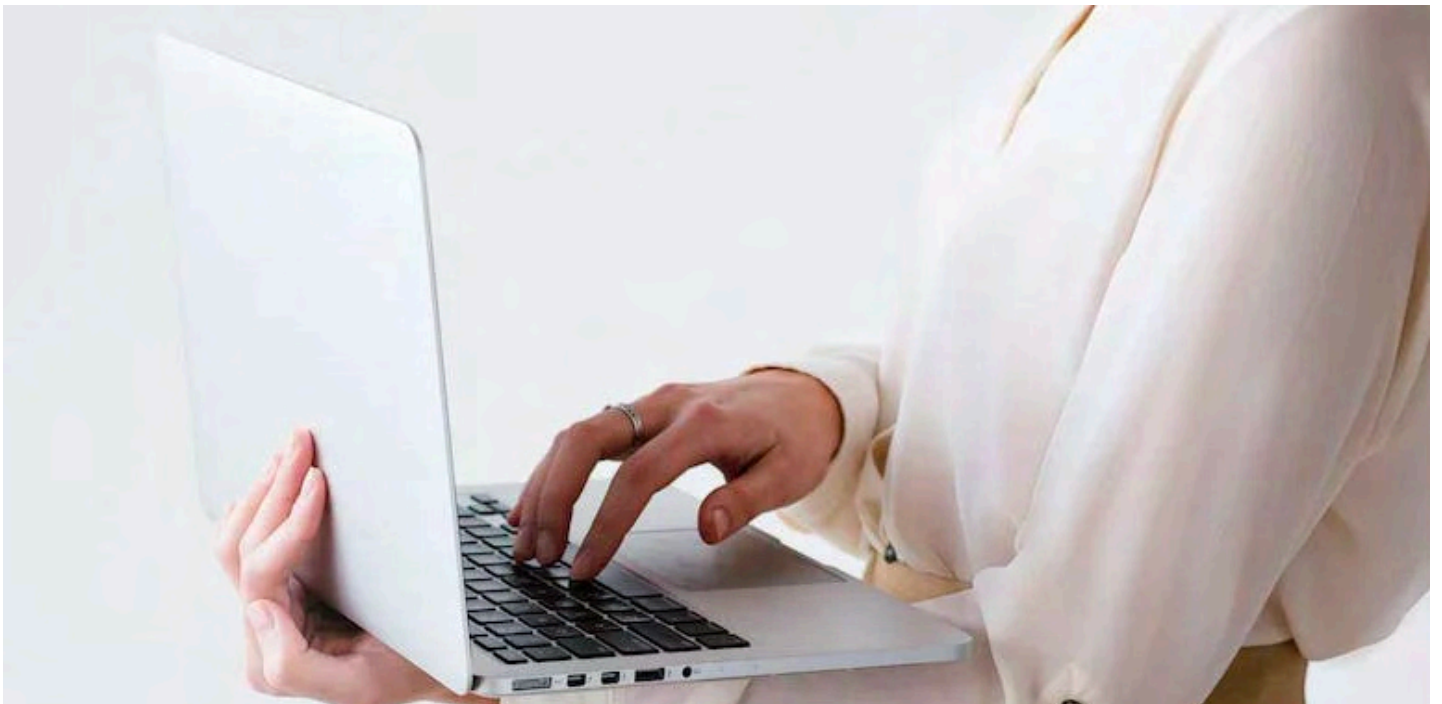


# Functional and Non-Functional Testing to improve the quality and performance of Loan Applications



The client is a diversified NBFC company listed in the Indian Stock Exchange and has a strong network of over 123 offices spread across 12 states & Union Territories with workforce of more than 4100 employees. The company provides loans to its customers in MSME, construction finance, affordable housing and indirect retail lending segments.

## The Challenges

The client was facing numerous challenges that was impacting its operational efficiencies.

- Time taking loan disbursement processes
- Insecure e-mandate infrastructure
- Inefficient payment tracking and collection system
- Complicated process to update customers data in real-time
- Need of a comprehensive reporting and analytics system

## Quarks Solution

Quarks provided them with the digital solutions to improve the performance of the product and provide stability while maintaining the quality.

**Performance improvements done with inputs from Datadog tool.**

- To determine performance metrics.
- For monitor services such as servers, database.
- To achieve a comprehensive reporting and analytics system.

**Enhanced unit test coverage and monitored it through SonarQube**

- For code quality assurance
- To provide reports for the code quality
- To improve the code standard

**Release delivery streamlined through Jira.**

- To deliver the project milestone on a given deadline.
- Meet the client's requirement as committed date
- To track the project milestones on day & date wise.

**BDD tests covered using Cucumber and Java with Rest assured.**

## The Benefits

### Quarks innovative solutions helped:

- Response time and log time dropped from 2 seconds to 100 to 105 milliseconds
- The client added more than 35000+ clients in a year
- 24\*7 reporting and analytics of all account
- The entire loan approval process turned online